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September 7, 2004 Date:

Must Be Sent By: ASAP

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U.S. PATENT OFFICE

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Company: Comments:

From:

SINGAPORE STAMFORD SYDNEY TOKYO

WASHINGTON DC

RE: U.S. Patent Appln. Serial No. 09/328,856

Group Art Unit: 2175

PROPOSED Supplemental Amendment

Dear Sam:

As per our previous conversation, please find attached the PROPOSED Supplemental Amendment that we had discussed.

I look forward to hearing from you at your convenience. In the meantime, please do not hesitate to call me should you have any questions or require further information.

Kindest regards,

Keyvan

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PATENT 18680-250518

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 2175 In re Patent Application of: Examiner: SAMUEL G. RIMELL PHILIP T. DAVIS, ET AL. I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as Serial No.: 09/328,856 first class mail in an envelope addressed Mail Stop Non-Fee Amendment Filed: June 9, 1999 Commissioner for Patents P.O. Box 1450 For: METHOD AND SYSTEM FOR Alexandria, VA 22313-1450, on PROVIDING INSURANCE PROTECTION AGAINST LOSS OF RETIREMENT Date of Deposit ACCUMULATIONS IN A TAX FAVORED Keyvan Davoudian, Reg. No. 47,520 DEFINED CONTRIBUTION PLAN IN THE Name EVENT OF A PARTICIPANT'S DISABILITY 2004 Date Signature

SUPPLEMENTAL AMENDMENT

Mail Stop Non-Fee Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Further to the Response and Amendment dated April 22, 2004, which was previously filed in response to the Office Action dated October 24, 2003 in connection with the above-identified application, the Applicants hereby submit the instant Supplemental Amendment and respectfully request that the amendments and remarks herein be entered and considered.

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